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**UNITED STATES BANKRUPTCY COURT
Western District of Michigan**

In Re: **Raymond Joseph Otis, III**
Kristina Lynn Otis

Debtor(s).

Case #: 16-05128

Chapter 13

Hon. John T. Gregg

Filed: **October 7, 2016**

SECOND PRE-CONFIRMATION AMENDED CHAPTER 13 PLAN

III. DISBURSEMENTS

C. SECURED CREDITORS

2. Personal property:

a. Pre-confirmation Adequate Protections Payments (APP): if the Trustee is to pay pre-confirmation adequate protection payments (APP) the secured creditor's name, address, and the account's number and payment amount must be provided, see LBR 3016. The Trustee will not disburse an APP until a proof of claim is filed with verification of a perfected lien.

b. Secured Claims NOT Subject to 11 U.S.C. Section 506: each secured creditor in this class has a lien not subject to 11 U.S.C. Section ^{vii} ^{viii} Claims in this class shall be paid as follows plus an additional 506. pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate whichever is lower.

Creditor, Address & Acct #	Collateral	Balance Owing	Int.%	Pre-Conf APP	Equal Monthly Payment
Omni Community Credit Union PO Box 1537 Battle Creek, MI 49016 xxxx-0087	2015 Dodge Durango 40000 miles KBB Value. Good Condition. Acquisition Date: 8/18/2016.	21,213.00	7.00	\$250.00	\$625.86
One Main Financial 6801 Colwell Blvd Irving, TX 75039	2013 Chrysler 200 60000 miles KBB Value. Good Condition. Acquisition Date: 5/6/2016.	14,854.19	4.25	0.00	334.87

c. Secured Claims Subject to 11 U.S.C. Section 506: ^{ix} claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate whichever is lower.

Creditor, Address & Account #	Collateral	FMV	Interest Rate	Pre-Conf APP	Equal Monthly Payment
Omni Community Credit Union PO Box 1537 Battle Creek, MI 49016 xxxx-0087	2015 Dodge Durango 40000 miles KBB Value. Good Condition. Acquisition Date: 8/18/2016.	21,213.00	0.00	0.00	432.92
One Main Financial 6801 Colwell Blvd Irving, TX 75039 0802	2002 Dodge Durango 140000 miles KBB Value. Fair Condition. Acquisition Date: 12/20/2013.	1,058.00	4.25	0.00	23.85

^{vii} Such a claim is not subject to "cramdown" and will be paid the full balance owing.

^{viii} If the Debtor's collateral is destroyed, the Debtor, with consent from the secured creditor and Trustee or order of the Court, may use the collateral insurance proceeds to purchase substitute collateral; the creditor's lien shall attach to the replacement collateral.

^{ix} Same as footnote viii.

If the creditor files a claim with a balance owing which is different than the amount listed above, the claim shall control as to the amount of the debt, unless a party in interest objects to the claim.

THIS PLAN REMAINS UNCHANGED IN ALL RESPECTS
NOT IN CONFLICT WITH THIS AMENDMENT

Date: 5/24/2017

/s/ Raymond Joseph Otis, III

Raymond Joseph Otis, III, Debtor

Date: 5/24/2017

/s/ Kristina Lynn Otis

Kristina Lynn Otis, Debtor

Date: 5/24/2017

/s/ Jeffrey D. Mapes

Jeffrey D. Mapes P70509, Counsel for the Debtor